| Fill in this information to identify your case: | | | | | | |
|--------------------------------------------------------------------------|----------------------|-------------|-----------|--|--|--|
| Debtor 1 | VERONICA ANN JACKSON | | | | | |
| | First Name | Middle Name | Last Name | | | |
| Debtor 2 | | | | | | |
| (Spouse, if filing) | First Name | Middle Name | Lest Name | | | |
| United States Bankruptcy Court for the: Southern District of Mississippi | | | | | | |
| Case number (If known) | 25-50122-KI | vi5 | | | | |
| | | | | | | |

Official Form 427

Cover Sheet for Reaffirmation Agreement

12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

| 1. Who is the creditor? | CenturyFirst Federal Credit Union Name of the creditor | |
|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| 2. How much is the debt? | On the date that the bankruptcy case is filed \$ 29,218.76 | |
| Chree Chien Far | To be paid under the reaffirmation agreement \$\\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ | A.S. Sylv |
| 3. What is the Annual Percentage Rate (APR) of interest? (See | Before the bankruptcy case was filed8.25_% | |
| Bankruptcy Code § 524(k)(3)(E).) | Under the reaffirmation agreement 8.25 % Fixed rate Adjustable rate | |
| 4. Does collateral secure the debt? | □ No □ Yes. Describe the-collateral. 2021 NISSAM ROGUE VIN #5N1BT3BA9NC67410 | 07 |
| | Current market value \$ 22,175.00 | |
| 5. Does the creditor disect a that the debt is nondischargeable? | No Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt | is nondischargeable. |
| 6. Using information from Schedule I: Your Income | Income and expenses reported on Schedules I and J Income and expenses stated on the reaffit | rmation agreement |
| (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts. | 6a. Combined monthly income from \$1,816.89 6e. Monthly income from all sources after payroll deductions | \$1,816.89 |
| | 6b. Monthly expenses from line 22c of $_{-}$ \$ $\frac{1{,}816.00}{}$ 6f. Monthly expenses | - \$ 1,816.00 |
| , | 6c. Monthly payments on all reaffirmed debts not listed on Schedule J - \$ 0.00 6g. Monthly payments on all reaffirmed debts not included in monthly expenses | - \$0.00 |
| ปัจจริสกร ส่งสุดีสอบสุดสำเนา เกลา เกลา เกลา | 6d. Scheduled net monthly income \$6h. Present net monthly income | \$0.89 |
| | Subtract lines 6b and 6c from 6a. If the total is less than 0, put the number in brackets. Subtract lines 6f and 6g from 6e. If the total is less than 0, put the number in brackets. | |

Official Form 427

Cover Sheet for Reaffirmation Agreement

page 1

| btor 1 Veronica Ar | | SON Last Name | Case number (if known) 25-50122-KMS |
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| liactio debi | | | |
| Are the income amounts on lines 6a and 6e different? | X No ☐ Yes. | Explain why they are different and comple | ete line 10 |
| Are the expense amounts on lines 6b and 6f different? | No □ Yes. | Explain why they are different and comple | ete line 10 |
| Is the net monthly income in line 6h less than 0? | ☑ No ☐ Yes. | A presumption of hardship arises (unless | the creditor is a credit union). y payments on the reaffirmed debt and pay other living expenses. |
| Debtor's certification about lines 7-9 If any answer on lines 7-9 is Yes, the debtor must sign here. | and the second s | I certify that each explanation on lines 7- | 9 is true and correct. |
| If all the answers on lines 7-9 are No, go to line 11. | | Signature of Debtor 1 | Signature of Debtor 2 (Spouse Only in a Joint Case) |
| Did an attorney represent the debtor in negotiating the reaffirmation agreement? | ☐ No ☑ Yes. | Has the attorney executed a declaration o ☐ No ☑ Yes | or an affidavit to support the reaffirmation agreement? |
| Vhoever fills out this form | | nat the attached agreement is a true and entified on this Cover Sheet for Reaffire | d correct copy of the reaffirmation agreement between the mation Agreement. |
| | Signat MAL | MUMAL MULAC JINDA ALLDAY | Date 02/06/2025 MM / DD / YYYY |
| | Printe | d Name | |
| - Annual Control of the Control of t | Chec | ck one: | |
| redittign herb | pan 🗷 | Debtor or Debtor's Attorney Creditor or Creditor's Attorney | manage and other property of the property of t |

Official Form 427

Cover Sheet for Reaffirmation Agreement